

Annexure – I

Disclosure by the Promoter(s) to the Stock Exchanges and to the Target Company for encumbrance of shares / invocation of encumbrance/ release of encumbrance, in terms of Regulation 31(1) and 31(2) of SEBI (Substantial Acquisition of Shares and Takeovers) Regulations, 2011

Name of the Target Company (TC)					Transwarranty Finance Limited							
Names of the Stock Exchanges where the shares of the target company are listed					1. National Stock Exchange of India Limited 2. BSE Limited							
Date of reporting					December 23, 2025							
Name of the promoter or PAC on whose shares encumbrance has been created/released/invoked					Mr. Kumar Nair							
Details of the creation/invocation/release of encumbrance:												
Name of the promoter (s) or PACs with him		Promoter holding in the target company (1)		Promoter holding already encumbered (2)		Details of events pertaining to encumbrance (3)				Post event holding of encumbered shares {creation [(2) + (3)] / release [(2)-(3)] / invocation [(2)-(3)]}		
No. of shares	% of total share capital	% w.r.t diluted share capital	No. of shares	% of total share capital	Type of event (creation / release / invocation)	Date of creation/ invocation/ release of encumbrance	Type of encumbrance (pledge/ lien/ non disposal undertaking/ others)	No. of shares	% of total share capital	Name of the entity in whose favor shares encumbered	No. of shares	% of total share capital

Kumar

Mr.Kumar Nair	2,95,56,148	54.76	-	-	-	Creation	23.12.2025	Pledge	1,40,33,381	26	IFDC First Bank Limited	1,40,33,381	26
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Mr.Kumar Nair
(Promoter)

Date: 23.12.2025
Place: Mumbai

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	commercial paper, certificate of deposit etc. If yes, provide details about the instrument including credit rating.	
Security Cover / Asset Cover	Value of shares on the date of event / agreement (A)	Rs.22,55,16,433
	Amount involved (against which shares have been encumbered) (B)	Rs.15 Crore (Term loan - Rs.14 Crore and Cash Credit – Rs.1 Crore)
	Ratio of A / B	1.5
End use of money	Borrowed amount to be utilized for what purpose – (a) Personal use by promoters and PACs (b) For the benefit of listed company Provide details including amount, purpose of raising money by listed company, schedule for utilization of amount, repayment schedule etc. (c) Any other reason (please specify)	b) <u>Term loan of Rs.14 Crore</u> “Funding the loan book growth of the Borrower (on-lending)]. The loan is not for (a) Bills discounted / rediscounted by NBFC (b) Investment by Borrower in a company/ entity (c) Unsecured loans/ inter- corporate deposits by Borrower to any company (d) Loans/advances by Borrower to their subsidiaries, group companies/entities (e) for further lending to individuals for subscribing to IPO (f) Guarantees covering inter-company deposits/loans by Borrower and/ or (f) bridge loan of any nature” <u>Cash Credit/ Overdraft Facility</u> Working capital purposes and short-term cash flow mismatches.

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